



Patent No.: 53588-013

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group 2700

In re Application of :
JOHN P. PETTITT :
Serial No.: 08/901,687 : Group Art Unit: 2765
Filed: July 28, 1997 : Examiner: J. Campa
For: A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER THE INTERNET

#10
D. Collier
5/11/99

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the U.S. Patent & Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. A large number of references are being submitted. The Applicant suggests that the Office begin its review of the references by considering:

- U.S. Patent No. 4,795,890 (Goldman);
- U.S. Patent No. 4,812,628 (Boston et al.);
- U.S. Patent No. 5,311,594 (Penzias);
- U.S. Patent No. 5,321,751 (Ray et al.);
- U.S. Patent No. 5,715,314 (Payne et al.);
- U.S. Patent No. 4,947,028 (Gorog);
- U.S. Patent No. 5,383,113 (Kight et al.); and

U.S. Patent No. 5,590,197 (Chen et al.).

Nothing in this statement is intended to state or imply that any reference not listed above is less pertinent than the above-listed references.

It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance.

In accordance with 37 CFR 1.17(p), please charge the fee of \$240.00 to Deposit Account No. 50-0385.

The relevance of each non-English language reference, if any, is discussed in the present specification.

Respectfully submitted,

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231

on 4-26-99 by Kim Aca